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INFORMATION UNDER 37 CFR 1.56(a)

(For Initial Filing)

The following references are submitted as information
to comply with the duty of disclosure under 37 CFR 1.56(a):

USPTO
09/764073
01/19/01

References	Disclosed in the specification?		Copy			Translation	
	Yes	No	Enc.	Follow	Please obtain	Enc.	Not available
1. CREDIT SCORING	<input type="radio"/>		<input type="radio"/>			<input type="radio"/> (partial translation)	
2. JP-A-10-307808	<input type="radio"/>		<input type="radio"/>			<input type="radio"/> (only abstract)	
3. JP-A-2000-20555 (corresponding to 08/971,091)		<input type="radio"/>	<input type="radio"/>			<input type="radio"/>	
4.							
5.							
6.							